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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/516,949	03/01/2000	Roger H. Kuite	014801-001300US	2970
20350 TOWNSEND	7590 06/02/201 AND TOWNSEND AN	EXAMINER		
TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			KARMIS, STEFANOS	
			ART UNIT	PAPER NUMBER
			3693	
			MAIL DATE	DELIVERY MODE
			06/02/2010	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action Before the Filing of an Appeal Brief

Application No.	Applicant(s)	
09/516,949	KUITE ET AL.	
Examiner	Art Unit	
	AIT OILL	
STEFANOS KARMIS	3693	

	STEFANOS KARMIS	3693					
The MAILING DATE of this communication appe	ears on the cover sheet with the o	correspondence add	ress				
THE REPLY FILED 17 May 2010 FAILS TO PLACE THIS APP	LICATION IN CONDITION FOR AL	LOWANCE.					
application, applicant must timely file one of the following application in condition for allowance; (2) a Notice of Application in condition for allowance;	ly was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this tion, applicant must timely file one of the following replies; (1) an amendment, affidavit, or other evidence, which places the tion in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request tinued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time						
The period for reply expiresmonths from the mailing	date of the final rejection.						
b) The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.							
Examiner Note: If box 1 is checked, check either box (a) or (MONTHS OF THE FINAL REJECTION. See MPEP 706.07(FIRST REPLY WAS FI	LED WITHIN TW				
Extensions of time may be obtained under 37 CFR 1.136(a). The date have been filled is the date for purposes of determining the period is under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the sect forth in (b) above, if checked. Any reply received by the Office are may reduce any earmed patient term adjustment. See 37 CFR 1.704(b) NOTICE OF APPEAL.	on which the petition under 37 CFR 1.1 tension and the corresponding amount shortened statutory period for reply origi than three months after the mailing dat	of the fee. The appropria nally set in the final Office	ate extension fee e action; or (2) as				
The Notice of Appeal was filed on A brief in comp	liance with 37 CFR 41.37 must be	filed within two month	s of the date of				
filing the Notice of Appeal (37 CFR 41.37(a)), or any exter Notice of Appeal has been filed, any reply must be filed w	nsion thereof (37 CFR 41.37(e)), to	avoid dismissal of the	e appeal. Since				
<u>AMENDMENTS</u>							
3. ☐ The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because (a) ☐ they raise new issues that would require further consideration and/or search (see NOTE below); (b) ☐ They raise the issue of new matter (see NOTE below);							
(c) They are not deemed to place the application in bet appeal; and/or		ducing or simplifying t	he issues for				
(d) They present additional claims without canceling a	corresponding number of finally reje	ected claims.					
NOTE: (See 37 CFR 1.116 and 41.33(a)).							
4. The amendments are not in compliance with 37 CFR 1.1.		mpliant Amendment (PTOL-324).				
 Applicant's reply has overcome the following rejection(s) Newly proposed or amended claim(s) would be all 		imaly filed emendmen	at aanaalina tha				
non-allowable claim(s).	lowable ii submitted iii a separate, i	intery fried afficialities	it canceling the				
7. To purposes of appeal, the proposed amendment(s): a) how the new or amended claims would be rejected is provided in the control of the con		l be entered and an e	xplanation of				
The status of the claim(s) is (or will be) as follows: Claim(s) allowed:							
Claim(s) objected to:							
Claim(s) rejected: <u>1-25</u> .							
Claim(s) withdrawn from consideration: AFFIDAVIT OR OTHER EVIDENCE							
8. The affidavit or other evidence filed after a final action, but	t before or on the date of filing a No	stice of Anneal will not	he entered				
because applicant failed to provide a showing of good and was not earlier presented. See 37 CFR 1.116(e).							
 The affidavit or other evidence filed after the date of filing entered because the affidavit or other evidence failed to o showing a good and sufficient reasons why it is necessary 	vercome <u>all</u> rejections under appear and was not earlier presented. Se	al and/or appellant fail se 37 CFR 41.33(d)(1	s to provide a).				
 The affidavit or other evidence is entered. An explanatio REQUEST FOR RECONSIDERATION/OTHER 	n of the status of the claims after er	ntry is below or attach	ed.				
11. The request for reconsideration has been considered but	t does NOT place the application in	condition for allowan	ce because:				
12. Note the attached Information <i>Disclosure Statement</i> (s). 13. Other:	(PTO/SB/08) Paper No(s).						
	/Stefanos Karmis/						
	Primary Examiner, Art U	nit 3693					
	•,						

U.S. Patent and Trademark Office PTOL-303 (Rev. 08-06)

Regarding claim 1 and claim 21, Applicant has amended the claim to recite that there are two benefit types on the smart card at the same time. However this feature is taught by the prior art. McDonald leaches a remote smartcard with a plurality abaccount linked to the smartcard (column 13, line 50 thru column 14, line 51 and Figure 18; Examiner notes that the smartcard has value for different accounts on the smartcard, such as city transit, southwest airlines, home depot, etc.). McDonald further teaches the Smartcard can be used for electronic benefits (column 24, lines 38-67). McDonald fails to teach writing the value from a benefits database. FoodReview teaches a smart card system for electronic benefits remarker in which a recipient's account resides on a microchip embeddin in the electronic benefit card rather than a central computer (page 1, bottom). Further, FoodReview teaches that the EBT system in Maryland combined Food Stamp Programs with other welfare programs into a single electronic delivery (page 2, middle). Therefore, it would have been obvious of one of ordinary skill in the art to combine the multiple account teachings of McDonald with the transferring and storing the benefits on a smart card as taught by FoodReviews because it provides customer's benefits not their card without required contact to the host server.

Claim 16 has been amended to recite that the vending machine receives a deposit of monetary value. However, this feature is taught by the cited prior art. McDonald teaches a smartcard with multiple subaccounts in which money is deposited at a kiok (column 14, lines 11-51). Further, McDonald teaches maintaining a plurality of accounts on the smartcard (column 13, line 50 thru column 14, line 51 and column 24, lines 25-37). McDonald further teaches that the smartcard can maintain various electronic benefits accounts (column 24, lines 36-67). Therefore, the smartcard can have value for accounts not associated with particular electronic benefits (welfare, food stamps, etc.).

For these reasons, Applicant's arguments are not persuasive.